

Benefits News & Views for Retirees



Sponsored by Hanford Employee Welfare Trust (HEWT)

New Address or Anticipating an Address Change?

Please use the attached “Address Change Record Form” to update or correct addresses or telephone numbers, or for anticipated changes in the near future.

Include name, social security number, new address, new phone number, and your signature. This will update all applicable Benefits records.

In addition, call The Vanguard Group at 1-800-523-1188 to receive an address/telephone change kit for your savings plan.

Please Note:

Information regarding your HEWT benefits plans, i.e., a “*Retiree Administrative Wrapper*,” was mailed to retirees’ homes December 2004. If you did not receive one, please contact Benefits Administration at Benefits_-_PHMC@rl.gov, or:
Fluor Hanford, Inc.
Benefits Administration
Box 1000, H2-23
Richland, WA 99352

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Benefits News & Views for Retirees

HRA Luncheon

Thursday, February 17, at Noon, at

The Clarion Hotel on George Washington Way - Richland

Reservations: Dolores Tillson - 582-5503, Gene VanLiew - 946-7738, or Hal Lindberg - 946-1538

HRA MEMBERSHIP APPLICATION

Count me in for all the fun, activities and friendships, plus copies of the HRA newsletter, "*The Hanford Retiree*." I understand that membership is open to all retirees from prior Hanford contractors. Spouses and surviving spouses of retirees are welcome to join too. Enclosed is my membership application and check payable to: **HRA**.

DUES: \$10.00 per membership for 2005. Membership year is from October 1, 2004 through September 30, 2005, and includes the HRA newsletter.

Retiree's Name:		Spouse's Name:	
Street/P.O. Box Mailing Address:			
City:	State:	Zip Code:	
E-mail:			
Telephone:		Prior Company Affiliation:	
Circle One:	Renewal Membership	New Membership	

Please mail this application with payment to:

**Hanford Retirees Association
P. O. Box 768
Richland, WA 99352**

HRA BOARD MEMBERS

Paul Vinther, President-----	943-1747
Hal Lindberg, Vice President-----	946-1538
Jan Larkin, Secretary-----	586-3489
Harlan Anderson, Treasurer-----	783-6486
Ila Buchanan-----	946-7455
Roy Dunn-----	946-5089
Betty Howard-----	943-1068
Bob Poplin-----	943-3792
Fred Porter-----	375-1950
Marguerite Rosson-----	582-5995
Warren Sevier-----	627-5605
Roger Tiede-----	943-1905
Dolores Tillson-----	582-5503
Gene Van Liew-----	946-7738
Will Walker-----	946-0102
Jayne Robbins, Fluor Hanford Liaison-----	376-0623

American Heart
Association®



Learn and Live™

<http://www.americanheart.org>

Valentine's Day is approaching, so take care of your heart. Not only to watch your step in romance, but to take care of that organ that beats inside your chest. Those omnipresent red-shaped hearts signal the anniversary of lovers, but let them also be a reminder of "American Heart Month."

February is the national observance of "American Heart Month." The American Heart Association wants people to know there are things each can do that may help to reduce the risk of heart disease—one of the largest killers of men and women in this country.

Log on to <http://www.americanheart.org> to learn more about reducing the risk of heart disease.

"Signs and Symptoms of Heart Disease in Women"

- ♥ **Chest discomfort.** It may feel like uncomfortable pressure, squeezing, fullness or pain that lasts more than a few minutes, or that goes away and comes back.
- ♥ **Pain spreading** to the jaw, neck, shoulder or arm.
- ♥ **Shortness of breath.** This feeling often comes along with chest discomfort, but may occur before the chest discomfort.
- ♥ **Nausea.**
- ♥ **Sweating or cold, sweaty skin.**
- ♥ **Indigestion** or gas-like pain.
- ♥ **Dizziness.**
- ♥ **Unexplained weakness or fatigue.**
- ♥ **Discomfort or pain between the shoulder blades.**
- ♥ **Sense of impending doom.**

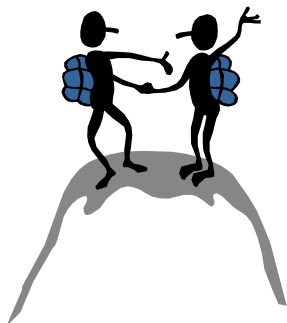
If you experience any of these symptoms or think you are having a heart attack, call 911 or go to a hospital emergency room.

All Our Best!
KADLEC
Medical Center

Aim for Health...

New Year's Resolutions...exercise success:

- ❖ Choose activities that are fun but not exhausting. Add some variety—develop a repertoire of several activities that you can enjoy.
- ❖ Wear comfortable, properly fitted footwear and comfortable, loose-fitting clothing appropriate for the weather and the activity.
- ❖ Find a convenient time and place for the activities. If you miss an exercise opportunity, work activity into your day another way.
- ❖ Use music to keep you entertained.
- ❖ Surround yourself with supportive people.
- ❖ Make a date with a family member or friend. Be an active role model for your children/grandchildren.
- ❖ Don't overdo it. Start with low and increase to moderate-level activities. Slowly increase the duration and intensity of your activities as you become more fit. Over time, work up to exercising on most days of the week for 30-60 minutes.
- ❖ Keep a record of your activities.
- ❖ Reward yourself at special milestones. Nothing motivates like success!



How does Express Scripts (under the UHC medical plan) Coordinate Benefits...



...if you have another medical plan that pays pharmaceutical benefits?

Coordination of Benefits (COB) applies when a covered participant has prescription drug coverage under more than one benefit plan (Coverage Plan). The order of benefit determination rules are the same as described in the "Coordination of Benefits" section of the related UnitedHealthcare Medical Summary Plan Description.

When Express Scripts is the Primary Coverage Plan, it will pay first without regard to the possibility that another coverage plan may cover some expenses. In the event Express Scripts is the Secondary Coverage Plan, it will coordinate benefits as follows:

Express Scripts will reimburse the remaining unpaid balance (up to the price contracted by Express Scripts network pharmacies) after the Primary Coverage Plan has paid, less the applicable Express Scripts co-payment.

Find more regarding your medical plan in the related UnitedHealthcare Medical Summary Plan Descriptions, i.e., "Summary Plan Description "OPTIONS PPO" for Retired Employees Under 65," dated January 1, 2004 (blue cover), and Summary Plan Description Medical Plan for Retired Employees Eligible for Medicare," dated January 1, 2004 (green cover).



<http://www.ghc.org>
1-888-901-4636

Group Health Pharmacy Mail Order: 1-800-245-7979

Health Care Safety Comes First at Group Health Cooperative

High standards and strict procedures act as a safety net for prescription drug approval at Group Health Cooperative.

Controlling costs

Group Health keeps costs in check by balancing the need for brand name drugs with their more affordable, equally effective, generic siblings. It's a practice that pays off as the barrage of direct-to-consumer drug marketing leads to more and more patients requesting the heavily promoted, expensive medicines.

Power of the Formulary

With so many drugs on the market, it's impossible for every doctor to survey all the literature about a drug's history before prescribing. At Group Health, we have a team of doctors and pharmacists regularly reviewing the evidence to make decisions about safety.

What's more, with advertising of brand name drugs driving prices skyward, we take a hard look at a drug's healing power versus its marketing power. That's why we are always looking for equally effective, more affordable generic forms. We often compel manufacturers into price competition by asking for lower prices of equivalent drugs to help keep medicine more affordable for you.



Migraine Headaches: The pain is real. Get diagnosed. About 32 million Americans suffer from varying degrees of migraine headaches.

Check out our resources on many health topics at: <http://about.com/health/>.

WHAT DOES “NON-DUPLICATION OF BENEFITS WITH MEDICARE” MEAN FOR UHC PARTICIPANTS?

Once a retiree (or surviving spouse) reaches age 65, there is no longer an “in-network” and “out-of-network,” which is considered a UnitedHealthcare “Preferred Provider Organization” (PPO) plan. With your UnitedHealthcare (UHC) “over age 65” plan,* which is an indemnity plan, your Medicare coverage pays first. Your UHC indemnity plan is your secondary plan and pays 85% of the Medicare allowable amount for most services. The amount UHC pays is reduced by what Medicare has already paid, after your \$100 deductible has been met. Once you have met the annual \$750 out-of-pocket maximum, the Plan coordinates to 100% of the Medicare allowable amount.

*Summary Plan Description, Medical Plan for Retired Employees Eligible for Medicare, dated January 1, 2004 (for medical claims administered by UnitedHealthcare).

Military Tricare (Veterans Medical Plan)

If you are a Veteran...you may be eligible for the Veterans medical plan, “Military Tricare.”

For information contact:

**Jim Kion, MCPO, US Navy, Ret.
Military Retiree Activities Office
& Veterans Service Center
(509) 376-7588**

Office hours: **10:00 am – 4:00 pm
Wednesday – Friday
(non-holidays)**



HERO HAPPENINGS

All details for these trips are listed on the external website at <http://www.hanford.gov/HERO/> and are available to retirees and their families and friends.

Discover Scotland – April 11-20, 2005. Highlights include Edinburgh Castle, St. Andrews, Inverness, Dunrobin Castle, Orkney Islands, Loch Ness, Isle of Skye, and Stirling Castle. Cost is \$2,164 pp with air from Pasco. Contact Phyllis Roha (376-6413).

Relax under the Tuscan Sun – Join HERO in Italy, May 17-25, 2005. Highlights include Rome, Assisi, Basilica of St. Francis, Montecatini Terme, Florence, Tuscan Feast, Siena, Pisa, Winery Tour, Lucca, and Uffizi Museum. Cost is \$2,644 with air from Pasco. Contact Marta Caballero (373-9898).

Magnificent Cities of Central & Eastern Europe – An amazing trip for 12 days departing July 27, 2005. Land only cost is \$1,599. To include air from Seattle, the cost is \$3,159. Trip includes 16 meals and all sightseeing tours. You will spend two nights in each city, beginning with the "Golden City" of Prague in the Czech Republic; Vienna, Austria; Budapest, Hungary, often referred to as "the Paris of Eastern Europe;" Krakow and Warsaw, Poland. Contact Phyllis Roha (376-6413).

Trans-Atlantic Cruise/Tour to London aboard the Queen Mary 2 – Exclusive 14-day Cruise/Tour from New York to London departing September 12-25, 2005. Trip includes 6 nights aboard the Queen Mary 2 (meals included), 7 nights in London at the Millennium Gloucester Hotel (9 meals), London "Tube" and bus pass for 1 week (zone 1), a sightseeing London tour, Thames River cruise, and air from London. Cost starts at \$2,645 from Seattle. Contact Marta Caballero (373-9898).

Pacific Northwest Cruise – September 16-19, 2005. Ports of call: Campbell River and Victoria, B.C. Cost starts at \$356 pp inside cabin from Seattle (port charges included). Contact Linda Meigs (376-7692).

7-Day Alaskan Cruise aboard the Diamond Princess – September 17-24, 2005. The "Inside Passage" cruise is the perfect way to experience Alaska's magnificent southeastern ports. This 7-day round-trip voyage begins in Seattle and includes stops in Juneau, Skagway, Tracy Arm, Ketchikan, Alaska and Victoria, B.C. Cost starts at \$1,006 pp including port charges from Seattle. Contact Marta Caballero (373-9898).

China's Cultural Capitals – Depart from Seattle on October 4, 2005, for an incredible 14-day tour for only \$1,795, including Shanghai, Xian, and Beijing. Visit the Ming Tombs, the Great Wall, and the Terra Cotta Army. See an acrobatic show, a Tang Dynasty show, Han Tomb Museum, Peking Opera, and Summer Palace. Contact Phyllis Roha for details (376-6413).

Take it easy in New Orleans – The "Jazz Capital of the World!" comes to life in this 5-day, single hotel stay in beautiful New Orleans. Walk the French Quarter, explore beautiful gardens, and ride trolleys through St. Charles Avenue. See a Live Jazz Revue, experience outstanding meals in renowned restaurants, and get lessons in the basics of Louisiana Cajun and Creole cooking at the esteemed New Orleans School of Cooking. Cost is \$1,099 including air from Seattle. Travel from October 24-28, 2005. Contact Marieca Davis (373-0932).

Jasper's Winter Wonderland – Pamper yourself for 6 days departing November 6, 2005. Cost is \$1,599 pp, including air from Seattle. Begin your tour shopping at the Edmonton Mall, spend 3 nights at the fabulous Fairmont Jasper Park Lodge, enjoying wine tasting, a cooking class presented by one of the world's leading chefs, and enjoy new holiday decorating and craft ideas. Sightsee the Icefields Parkway en route to Banff, and depart from Calgary. Contact Phyllis Roha (376-6413).

New York City Getaway – Join HERO on a 5-day trip to New York City departing December 1, 2005. Highlights include two Broadway shows, Greenwich Village, Statue of Liberty, and the Metropolitan Museum of Art. Cost for double occupancy is \$1,959 pp, and includes air from Pasco, cancellation insurance, hotel transfers and departure tax. Contact Linda Meigs (376-7692).

Hawaiian Adventure – Enjoy yourself for 10 days departing December 7, 2005. Cost starts at \$1,899 "Land only," or \$2,719 pp, including air from Seattle. Luxurious ocean front accommodations, white sand beaches, red glazed sunsets, turquoise waters, and lush tropical landscapes will invigorate your senses on this Hawaiian adventure to 3 distinct, tropical paradises. Your trip will include Oahu, Kauai and Maui. Contact Marta Caballero (373-9898).

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Hanford Employee Welfare Trust (HEWT) Contact Information

Keep This

UnitedHealthcare Medical PPO

UnitedHealthcare Customer Service and Claims Center:

1-866-249-7606

Address:

**UnitedHealthcare Customer Service
& Claims Center
P. O. Box 30555
Salt Lake City, UT 84130-0555**

General Internet Address:

<http://www.unitedhealthcare.com>

Provider Search Internet Address:

<http://www.provider.uhc.com/hewt>

Express Scripts, Inc. Pharmaceutical Services

Retail & Mail Order Prescription Drugs—PPO Plan:

1-800-796-7518

<http://www.express-scripts.com>

Group Health Cooperative (HMO) and GH Options Point-of-Service

Customer Service and Claims:

1-888-901-4636

Addresses:

**GHC - Kennewick
1009 N. Center Parkway
Kennewick, WA 99336**

**GHC – Yakima
2010 W. Lincoln Avenue
Yakima, WA 98902**

Internet Address:

<http://www.ghc.org>

Fluor Hanford Benefits Administration

Internet Address:

<http://www.hanford.gov/hr>

E-Mail: (Off-site)

Benefits_-_PHMC@rl.gov

E-Mail: (On-Site).....

***Benefits – PHMC**

Mailing Address:

**Fluor Hanford, Inc,
Benefits Administration
P. O. Box 1000, H2-23
Richland, WA 99352**

Other Important Contact Information

Page 2

Hanford Retirees Association

Paul Vinther, President	1-509-943-1747
Hal Lindberg, Vice President	1-509-946-1538
Harlan Anderson, Treasurer	1-509-783-6486
Jayne K. Robbins, Fluor Hanford Liaison	1-509-376-0623

Address: **Hanford Retirees Association**
P. O. Box 768
Richland, WA 99352

Social Security/Medicare Administration

Social Security:	1-800-772-1213
Medicare:	1-866-641-2007

Savings Plan

Vanguard On-Call Voice Response Unit (VRU):	1-800-523-1188
Internet Address:	http://www.vanguard.com
You will need your social security number and PIN number to access your personal account.	

Dental**Willamette Dental of Washington, Inc.:**

Customer Service:	1-800-360-1909	Extension 5006
Hours: 8:00 am – 5:00 pm Monday through Friday (except Holidays)		
Appointments:	1-800-359-6019	

Internet Address: **<http://www.willamettedental.com>**

Address: **Attention: Insurance Department**
14025 SW Farmington Road
Beaverton, OR 97005

Group Universal Life (GUL)

Information to Enroll:	1-800-642-5726
Internet Address:	http://www.service.perplans.com

Long Term Care Insurance

Information to Enroll:	1-800-932-1132
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Healthy Ages (Kadlec Hospital Sponsored)

Assistance with Medicare Medical Claims: (8:00 am – 4:00 pm – Mon-Thurs)	1-509-942-2700
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ADDRESS CHANGE RECORD FORM

Instructions: If at any date your address changes, it is imperative that you provide updated address information to Fluor Hanford, Inc. This is necessary to ensure proper distribution of benefits changes, communications, W-4P forms, pension, savings and other essential information. Please complete the form below (or provide the requested information by e-mail at Benefits_-_PHMC@rl.gov, or by mailing this form to the below address.

For Benefits information, log on to the Human Resources web site at <http://www.hanford.gov/hr>.

NAME: (Last, First, M.I.) _____ DATE: _____

SOCIAL SECURITY NUMBER: _____

Mailing Address: *(Fill in all mailing address information.)*

ADDRESS: _____

CITY: _____ STATE: _____ ZIP CODE: _____

HOME PHONE NO. () _____ COUNTRY: _____

Home Address: *(Leave blank unless home address is different than mailing information.)*

ADDRESS: _____

CITY: _____ STATE: _____ ZIP CODE: _____

HOME PHONE NO. () _____ COUNTRY: _____

RETURN TO:

**FLUOR HANFORD, INC.
BENEFITS ADMINISTRATION
P.O. BOX 1000, H2-23,
RICHLAND, WA 99352**